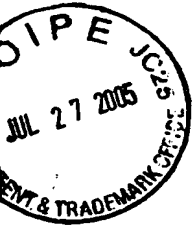


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicants: N. TOMOYUKI, et al

Serial No.: 09/425,302

Filed: October 25, 1999

For: ELECTRONIC PURSE LOAN SYSTEM

Group: 3624

Examiner: S. R. Wasylchak

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97 & 1.98**

MS Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

July 27, 2005

Sir:

In the matter of the above-identified application, applicants are submitting herewith a copy of a communication from a foreign patent office in a counterpart foreign application and copies of the documents listed in the attached form equivalent to Form PTO-1449 for the Examiner's consideration.

This information disclosure statement is being submitted before the mailing date of either a final action or a notice of allowance and is accompanied by the fee of \$180.00 set forth in 37 CFR §1.17(p) and the following certification specified in 37 CFR §1.97(e):

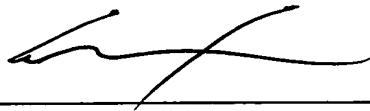
On information and belief, I hereby certify that each item of information contained in this information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

To the extent the documents listed on the attached form equivalent to Form PTO-1449 are not in the English language, the requirement of 37 CFR §1.98(a)(3) for a concise explanation of the relevance is satisfied by an English language version or translation of the foreign patent office report citing the documents.

It is respectfully requested that this information disclosure statement be considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to the deposit account of MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C., Deposit Account No. 50-1417 (501.34746CX1) please credit any excess fees to such deposit account.

Respectfully submitted,



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